

NEWS RELEASE

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Avista Solutions Announces the launch of ImageFlow™ Document Imaging, Storage and Workflow

ORLANDO, FL, March 30, 2005 -- Avista Solutions, a leading provider of web-based mortgage origination software, announced today that it has launched a web-based fully integrated document imaging solution that provides electronic document management, loan file management, lending process automation, and workflow. Avista ImageFlow increases operational efficiency by extending access to documents, data and business processes to a wide range of internal and external users.

"We're very excited to release a product that addresses the document imaging, storage and workflow needs of our customers," said Mark Phlieger, CEO of Avista Solutions. "Avista ImageFlow joins our suite of products that also includes Avista Accelerator™ Web-based mortgage origination platform and Avista Advantage™ product & pricing engine.

Benefits of Avista ImageFlow include the ability to efficiently route, track, retrieve, and manage information throughout the business process. Avista ImageFlow allows you to view images remotely with secure online access, manage documents arriving via email, fax, scan, FTP upload and print. Avista ImageFlow enables electronic loan file delivery to investors in the required stacking order via .pdf; full-text retrieval allows you find documents by their content quickly, a powerful search capability. With Avista ImageFlow, you can route documents to different users in the mortgage process, (i.e. underwriters, processors, and closers) reducing the cost of copies, fax and storage. Incoming faxes will be immediately stored indexed and retrieved; you will also have instant access to the mortgage file from any web browser. Avista ImageFlow supports regulatory compliance by ensuring proper management and control of critical documents.

The Avista Accelerator origination platform allows users to create loan applications online or import them from external loan origination software, as well as order services such as credit and automated underwriting. Online status, pipeline management, originator/lender loan collaboration, disclosures and closing documents via 3rd party document providers are also provided in this B2B website. The lender view allows users access to all of the originator specific services as well as features such as template driven underwriting management. Simple updating of website content for each channel is managed through the user friendly back end administration.

The Avista Advantage Product & Pricing Engine includes a pricing scenario tool which allows originators to evaluate borrower loan eligibility and receive a list of qualified products with fully adjusted pricing with as few as 12 fields of data. Online locking with fully adjusted pricing and immediate confirmation is also provided. A lender managed eligibility and price adjustment interface allows lenders to rapidly manage product changes and implement new products.

For a demonstration of how these innovative products can benefit your business, visit us on the web at www.avistasolutions.com or call (803)788-4936

About Avista Solutions

Avista Solutions is a mortgage software company that combines years of mortgage industry experience with powerful technology skills to deliver integrated solutions to lenders. Avista's web-based wholesale, correspondent, retail and consumer direct platforms are designed to streamline the origination process, increase loan production, reduce operating costs and improve customer service. Avista Solutions provides the most innovative technology in the mortgage business.

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